













## Extracts.

**TO-MORROW.**  
In the dawn of life, when I find I'm declining,  
May my lot be no less fortunate than  
Than a gull-chair can afford for reclining,  
And not that of a sick man's bed,  
With a nice little pony to pace on the lawn,  
While I can away into the sun,  
And baffle at the task each day the dawn  
Look forward with hope to to-morrow.

With a porch at my door, both for shelter and shade,  
As the embers of rain may prevail,  
And a small spot of ground for the use of the shade,  
With a lawn for the use of the shade,  
A cow for my dairy, a dog for my guard,  
And a piece when a friend wants to borrow,  
I'll have no laborious riches or fame,  
Nor what none would wish to be to-morrow.

**MIND AND BODY.**  
The facts showing that the connection of  
mind and body is not occasional or partial,  
but thoroughgoing and complete, are such  
as to lead to the conclusion that the mind  
has been noted in all ages and countries, that  
the feelings possess a natural language or ex-  
pression. So constant are the appearances  
characterizing the different classes of emo-  
tions, that we regard them as a part of the  
emotions themselves. The smile of joy, the  
puckered features of pain, the flushed cheeks  
of anger, the quivering of fear, the tones  
and glances of tenderness, the frown of anger,  
are united in seemingly inseparable as-  
sociation with the states of feeling that they  
indicate. If a feeling arises without its  
appropriate sign or accompaniment, we ac-  
count for the failure either by voluntary  
suppression, or by the faintness of the emo-  
tion, there being certain degrees of intensity  
requisite to affect the bodily organs.—*Mind  
and Body. By Alexander Bain, LL.D.*

**EQUALITY.**  
We have all heard the story of the basket-  
maker and the great lord wrecked on a desert  
island; just so, take the million of men,  
throw them on a desert island, and which is  
master, which man? which the lord, and  
which the inferior? Almost equality, it  
man equally endowed by nature, is a great  
truth, never too much dwelt upon in the  
ear of this age; a much-needed and grand as-  
sertion of the working-man's real position, of  
the accidents of a badly-arranged society,  
yet never to be practically carried out.  
In an old and well-established, but still de-  
fective, form of society, these temporary and  
really fictitious inequalities are matters of  
sensible and awkward fact; and so it is that  
the workman should ever sing, and  
prove himself worthy of singing, and the rich  
hear, and in hearing, allow that  
"The mark is but the guinea's stamp,  
A man's a man for all that."

In other words, the workman should demand  
respect, and the rich service it. The work-  
ing-man must feel, so does an artificial custom  
work in all that his labor and his honest  
hand, his rustic coat, his speech, his man-  
ners, his roughness, do really constitute a  
sensible inequality between him and the rich  
and well-educated, an inequality which makes  
him uneasy and dissatisfied when he goes  
into actual contact with the rich; yet he  
should never forget that his position, though  
different, is no inferior, and that the same  
sensible inequality is merely that of  
circumstances, since, with their advan-  
tages, he would be their equal, and  
possibly, both in his intellect and heart, their  
superior. The value of their work may be  
different, yet he remembered, nevertheless,  
that he is able to do that which the other  
cannot.—*A Record of Thoughts. By J. B.  
Waring.*

**SAVAGE MAN.**  
A chronic state of warfare seems to be the  
normal and natural condition of things  
among savage races. Every man's hand is  
against his neighbor, and security of life  
and property is a thing unknown. Hence  
savage life is filled with suspicion and  
intra-tribe antagonism, and the state of  
warfare is a great king become a shepherd,  
or the chances of war become a simple matter  
to a throne. The following account by a  
Caffro, as related to a missionary, portrays  
but too faithfully the uncertainty of savage  
existence, and carries with it the guarantee  
of its truth in its touching simplicity and  
directness. Sitting on the ruins of his native  
village, guarding the flocks which, perhaps,  
had once been his own, he thus recapitu-  
lated his woes:—"My eyes have seen this  
desolation. Here lived the chief of  
many men. He governed them as a king. His  
flocks, numerous as the clouds which rest  
upon the mountains, spread themselves after  
their fall and then they lay dead. I was  
of enemies who were advancing, and of  
approaching danger. He counted his warriors,  
and smiled. These rested upon their spears,  
and smiled at the cowardice of the tribes  
who had taken flight before they were in-  
vaded. We will not come in peace, they  
said, and bang their bucklers on the posts  
of our huts. Our eyes are staring warriors.  
We did our duties over our huts, and they  
have seen them give back in battle? So  
they sang and danced the dance of war.  
But all at once, in the night, their shouts  
died away. A black mass rolled  
along the hills; the enemy approached.  
From the bosom of the plain rose clouds—  
the smoke of burning villages. Then it was  
like a tempest in the heart of the great chief.  
His warriors seized their spears and dashed  
forward as in hunting the antelope. The  
shock of the combatants was like thun-  
der, and their spears were like a forest  
agitated by a storm. In approaching us  
the invaders set up a cry of death. Ah! it  
was a cry of victory, and was answered by  
the faithful groans of a few moments later  
towards lay upon the plain; the survivors fled  
towards the town, where the conquerors fol-  
lowed them with the roar of lions. They  
plundered and burnt the houses, massacred  
the women and old men, and threw the  
children in the flames. The sun went down  
upon this scene of desolation, but they  
did not sleep, satisfied with the pillaging  
flesh of sheep and oxen, drunk with blood,  
danced and sang until the break of day.  
Then boys and young girls destined for ely-  
very, loaded like beasts with the property of  
their murdered parents, were driven off  
with blows. Before leaving, the conquerors  
sought amongst the corpses of the dead, and  
nightly, possibly, the wounded, or ex-  
hausted by length of days, infants waiting  
on the bosoms of their mothers lying stiff  
in death—all were heaped up in an indur-  
ous without an outlet; and the last groans of a  
people were smothered in fire and smoke.  
Then the lions came out of their dens, and  
the hyenas and jackals left their dens of obser-  
vation in broad daylight; and the vultures  
assembled from all the quarters of heaven to  
claim their share in this immense banquet of  
human flesh. Look at this dust  
which fills the hollow of my hand, and which  
my breath scatters far away; it is the dust of  
parents and brothers; it is all that remains  
of a great chief!—*Scribner's Monthly.*

## INDIAN MATCHES.

The method which Indians formerly adopt-  
ed for obtaining fire was more laborious than  
that of the tinder-box. They sharpened a  
piece of hard wood to a point, and then  
rapidly turned this, after the manner of a  
drill, against a soft piece of wood, leaving  
some light chips around. Practice enabled  
them to move the pointed stick with sufficient  
rapidity to set fire to the chips. Any one  
can make two sticks warm by rubbing them  
together; but to make them hot enough to  
set anything on fire is a different matter.  
The Indians, therefore, must have thought the  
tinder-box a wonderful invention.—*Esay in  
Introduction to Chemistry. By Arthur Rigg.*

## CEREMONIAL AT COOMASSIE FIFTY YEARS AGO.

We entered Coomassie at two o'clock, pass-  
ing under a fetich, or sacrifice, of a dead  
sheep, wrapped up in red silk, and suspended  
from a pole by a rope of 5,000  
people, the greater part warriors, and we with  
a small band of martial music, discordant only  
in its mixture; for horns, drums, rattles,  
and gong-gongs were all exerted with a zeal  
bordering on frenzy, to subdue us by the  
first impression. The smoke which encircled  
us, from the incessant discharges of mus-  
kets, continued our progress to the forest,  
ground, and we were halted whilst the war-  
riors performed their Pyrrhic dance, in the  
centre of a circle formed by their warriors,  
where a confusion of flags, English, Dutch,  
and Danish, were waved and flourished in  
all directions, the heavers plunging and  
springing from side to side, with a passion  
of enthusiasm only equalled by the captain  
of a football team, and the dancers, their  
shining bladders, some of which they flags  
now and then were in a blaze; and emerging  
from the smoke with all the gesture and dis-  
tinction of gymnastics. Their followers kept up  
the firing around us in the rear. This ex-  
hibition continued about half an hour, when  
we were allowed to proceed, preceded by the  
warriors, whose numbers, with the crowds of  
people, made our movement as gradual as if  
a ball had been placed in a channel. When we  
reached the palace, about half a mile from  
the place where we entered, we were again  
halted. Here we were greeted by observing  
several of the caboceros pass by with their  
trains, the novel splendour of which acted  
on our minds. We were then again, at the  
same funeral pace, up a long street, to an  
open-roofed house, where we were desired by  
a royal messenger to wait a further invita-  
tion by permission to proceed to the King, and  
passed through a very broad street, about a  
quarter of a mile long, to the market-place.  
More than a hundred bands burst at once  
on our ears, and the air was filled with the  
trill of their several whistles; the horns flou-  
rished with the beating of innumerable  
drums and metal instruments, and then  
yielded for awhile to the soft breathings of  
their long flutes, which were truly harmo-  
nious; and a pleasing instrument, like a  
gong, without the drone, and happily  
blended. At least a hundred large umbrellas,  
or canopies which could shelter 30 persons,  
were sprung up, and down by the heavers  
with brilliant effect, being made of scarlet,  
yellow, and the most showy dyes and silks,  
and crowned on the top with crests, peacocks,  
elephants, barrels, and arms and symbols  
of gold; they were of various shapes, but  
mostly dome and the valances (in some of  
which small looking-glasses were inserted)  
fantastically scalloped and fringed; from the  
fronts of some the peacocks and small teeth  
of elephants projected, and a few were roofed  
with leopard's skins, and crowded with various  
animals, like young crabs, and were raised in  
the air, the poles of the heads of the heavers,  
the cushions and pillows were covered with  
crimson tufts, and the richest cloths hung  
over the sides. Innumerable small umbrellas,  
of various colored stripes, were crowded in  
the intervals, whilst several large trees high-  
lighted, the glare by contrasting the sober  
colouring of nature.

"Discolor mud and parvos aurea refusa!"  
The King's messengers, with gold breast-  
plates, made way for us, and we continued  
on our march, preceded by the canopies, and  
the English flag. We stopped to take the hand  
of every cabocero, which, as their household  
slaves occupied several spaces in advance,  
delayed us long enough to distinguish some  
of the ornaments in the general blaze of  
splendour and ostentation.—*Mr. Bowdler's  
Mission.*

**INSURANCES.**  
**BATAVIA SEA AND FIRE INSURANCE COMPANY.**  
The Undersigned having been appointed  
Agents for the above Company, are pre-  
pared to grant Insurances as follows:—  
**MARINE RISKS.**  
—Policies at current rates, payable either here  
in London, or at the principal ports of India,  
Australia, and the East.  
A BROKERS OF TRADING SHIPS AND OX-  
TRIED PER CENT. will be allowed on all LOCAL  
RISKS.  
**FIRE RISKS.**  
Policies granted on First-class Buildings to  
an extent of £50,000.  
A Discount of Twenty per cent. (20%)  
upon the current local rates will be allowed  
on all premium charged for Insurances; such  
discount being deducted at the time of the issue  
of policy.  
**RUSSELL & Co.,**  
Agents,  
15, Hongkong, 1st January, 1874.

**THE LONDON ASSURANCE COMPANY.**  
(INCORPORATED BY ROYAL CHARTER.  
HIS MAJESTY KING GEORGE THE FIRST.  
A.D. 1720.)  
The Undersigned having been appointed  
Agents for the above Corporation, are pre-  
pared to grant Insurances as follows:—  
**MARINE DEPARTMENT.**  
Policies at current rates, payable either here  
in London, or at the principal ports of India,  
China, and Australia.  
**FIRE DEPARTMENT.**  
Policies issued for long or short periods at  
current rates.  
A discount of 20% allowed.  
**LIFE DEPARTMENT.**  
Policies issued for some not exceeding 25,000  
on reasonable terms.  
**HOLLIDAY, WISE & Co.,**  
Agents,  
12, 123, Hongkong, 26th July, 1872.

**THE CHINESE INSURANCE COMPANY, LIMITED.**  
(INCORPORATED BY ROYAL CHARTER.  
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**HOLLIDAY, WISE & Co.,**  
Agents,  
12, 123, Hongkong, 26th July, 1872.

## INSURANCES.

**NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.**  
(INCORPORATED BY ROYAL CHARTER AND  
SPECIAL ACTS OF PARLIAMENT.  
Established 1809.  
CAPITAL—£2,000,000.  
The Undersigned, Agents at Hongkong for  
the above Company, are prepared to grant  
Policies against FIRE, to the extent of £10,000  
on any Building, or on Merchandise in the same,  
at the following rates, subject to a discount of 20  
per cent.  
Detached and semi-detached Dwelling Houses  
removed from Town, and  
their contents, 1 per cent. per annum.  
Other Dwelling Houses, used strictly as such, and  
their contents, 1 per cent. per annum.  
Godowns, Offices, Shops, &c., and  
their contents, 1 per cent. per annum.  
**SHORT PERIOD INSURANCES.**  
Not exceeding ten days, 1/2 of the annual rate.  
Not exceeding 1 month, 1/2 of the annual rate.  
Above 1 month and not exceeding 3 months, 1/2 of the annual rate.  
Above 3 months and not exceeding 6 months, 1/2 of the annual rate.  
Above 6 months and not exceeding 12 months, 1/2 of the annual rate.  
Above 12 months and not exceeding 24 months, 1/2 of the annual rate.  
Above 24 months and not exceeding 36 months, 1/2 of the annual rate.  
Above 36 months and not exceeding 48 months, 1/2 of the annual rate.  
Above 48 months and not exceeding 60 months, 1/2 of the annual rate.  
Above 60 months and not exceeding 72 months, 1/2 of the annual rate.  
Above 72 months and not exceeding 84 months, 1/2 of the annual rate.  
Above 84 months and not exceeding 96 months, 1/2 of the annual rate.  
Above 96 months and not exceeding 108 months, 1/2 of the annual rate.  
Above 108 months and not exceeding 120 months, 1/2 of the annual rate.  
Above 120 months and not exceeding 132 months, 1/2 of the annual rate.  
Above 132 months and not exceeding 144 months, 1/2 of the annual rate.  
Above 144 months and not exceeding 156 months, 1/2 of the annual rate.  
Above 156 months and not exceeding 168 months, 1/2 of the annual rate.  
Above 168 months and not exceeding 180 months, 1/2 of the annual rate.  
Above 180 months and not exceeding 192 months, 1/2 of the annual rate.  
Above 192 months and not exceeding 204 months, 1/2 of the annual rate.  
Above 204 months and not exceeding 216 months, 1/2 of the annual rate.  
Above 216 months and not exceeding 228 months, 1/2 of the annual rate.  
Above 228 months and not exceeding 240 months, 1/2 of the annual rate.  
Above 240 months and not exceeding 252 months, 1/2 of the annual rate.  
Above 252 months and not exceeding 264 months, 1/2 of the annual rate.  
Above 264 months and not exceeding 276 months, 1/2 of the annual rate.  
Above 276 months and not exceeding 288 months, 1/2 of the annual rate.  
Above 288 months and not exceeding 300 months, 1/2 of the annual rate.  
Above 300 months and not exceeding 312 months, 1/2 of the annual rate.  
Above 312 months and not exceeding 324 months, 1/2 of the annual rate.  
Above 324 months and not exceeding 336 months, 1/2 of the annual rate.  
Above 336 months and not exceeding 348 months, 1/2 of the annual rate.  
Above 348 months and not exceeding 360 months, 1/2 of the annual rate.  
Above 360 months and not exceeding 372 months, 1/2 of the annual rate.  
Above 372 months and not exceeding 384 months, 1/2 of the annual rate.  
Above 384 months and not exceeding 396 months, 1/2 of the annual rate.  
Above 396 months and not exceeding 408 months, 1/2 of the annual rate.  
Above 408 months and not exceeding 420 months, 1/2 of the annual rate.  
Above 420 months and not exceeding 432 months, 1/2 of the annual rate.  
Above 432 months and not exceeding 444 months, 1/2 of the annual rate.  
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Above 588 months and not exceeding 600 months, 1/2 of the annual rate.  
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Above 624 months and not exceeding 636 months, 1/2 of the annual rate.  
Above 636 months and not exceeding 648 months, 1/2 of the annual rate.  
Above 648 months and not exceeding 660 months, 1/2 of the annual rate.  
Above 660 months and not exceeding 672 months, 1/2 of the annual rate.  
Above 672 months and not exceeding 684 months, 1/2 of the annual rate.  
Above 684 months and not exceeding 696 months, 1/2 of the annual rate.  
Above 696 months and not exceeding 708 months, 1/2 of the annual rate.  
Above 708 months and not exceeding 720 months, 1/2 of the annual rate.  
Above 720 months and not exceeding 732 months, 1/2 of the annual rate.  
Above 732 months and not exceeding 744 months, 1/2 of the annual rate.  
Above 744 months and not exceeding 756 months, 1/2 of the annual rate.  
Above 756 months and not exceeding 768 months, 1/2 of the annual rate.  
Above 768 months and not exceeding 780 months, 1/2 of the annual rate.  
Above 780 months and not exceeding 792 months, 1/2 of the annual rate.  
Above 792 months and not exceeding 804 months, 1/2 of the annual rate.  
Above 804 months and not exceeding 816 months, 1/2 of the annual rate.  
Above 816 months and not exceeding 828 months, 1/2 of the annual rate.  
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Above 840 months and not exceeding 852 months, 1/2 of the annual rate.  
Above 852 months and not exceeding 864 months, 1/2 of the annual rate.  
Above 864 months and not exceeding 876 months, 1/2 of the annual rate.  
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Above 888 months and not exceeding 900 months, 1/2 of the annual rate.  
Above 900 months and not exceeding 912 months, 1/2 of the annual rate.  
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Above 936 months and not exceeding 948 months, 1/2 of the annual rate.  
Above 948 months and not exceeding 960 months, 1/2 of the annual rate.  
Above 960 months and not exceeding 972 months, 1/2 of the annual rate.  
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Above 1500 months and not exceeding 1512 months, 1/2 of the annual rate.  
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Above 1632 months and not exceeding 1644 months, 1/2 of the annual rate.  
Above 1644 months and not exceeding 1656 months, 1/2 of the annual rate.  
Above 1656 months and not exceeding 1668 months, 1/2 of the annual rate.  
Above 1668 months and not exceeding 1680 months, 1/2 of the annual rate.  
Above 1680 months and not exceeding 1692 months, 1/2 of the annual rate.  
Above 1692 months and not exceeding 1704 months, 1/2 of the annual rate.  
Above 1704 months and not exceeding 1716 months, 1/2 of the annual rate.  
Above 1716 months and not exceeding 1728 months, 1/2 of the annual rate.  
Above 1728 months and not exceeding 1740 months, 1/2 of the annual rate.  
Above 1740 months and not exceeding 1752 months, 1/2 of the annual rate.  
Above 1752 months and not exceeding 1764 months, 1/2 of the annual rate.  
Above 1764 months and not exceeding 1776 months, 1/2 of the annual rate.  
Above 1776 months and not exceeding 1788 months, 1/2 of the annual rate.  
Above 1788 months and not exceeding 1800 months, 1/2 of the annual rate.  
Above 1800 months and not exceeding 1812 months, 1/2 of the annual rate.  
Above 1812 months and not exceeding 1824 months, 1/2 of the annual rate.  
Above 1824 months and not exceeding 1836 months, 1/2 of the annual rate.  
Above 1836 months and not exceeding 1848 months, 1/2 of the annual rate.  
Above 1848 months and not exceeding 1860 months, 1/2 of the annual rate.  
Above 1860 months and not exceeding 1872 months, 1/2 of the annual rate.  
Above 1872 months and not exceeding 1884 months, 1/2 of the annual rate.  
Above 1884 months and not exceeding 1896 months, 1/2 of the annual rate.  
Above 1896 months and not exceeding 1908 months, 1/2 of the annual rate.  
Above 1908 months and not exceeding 1920 months, 1/2 of the annual rate.  
Above 1920 months and not exceeding 1932 months, 1/2 of the annual rate.  
Above 1932 months and not exceeding 1944 months, 1/2 of the annual rate.  
Above 1944 months and not exceeding 1956 months, 1/2 of the annual rate.  
Above 1956 months and not exceeding 1968 months, 1/2 of the annual rate.  
Above 1968 months and not exceeding 1980 months, 1/2 of the annual rate.  
Above 1980 months and not exceeding 1992 months, 1/2 of the annual rate.  
Above 1992 months and not exceeding 2004 months, 1/2 of the annual rate.  
Above 2004 months and not exceeding 2016 months, 1/2 of the annual rate.  
Above 2016 months and not exceeding 2028 months, 1/2 of the annual rate.  
Above 2028 months and not exceeding 2040 months, 1/2 of the annual rate.  
Above 2040 months and not exceeding 2052 months, 1/2 of the annual rate.  
Above 2052 months and not exceeding 2064 months, 1/2 of the annual rate.  
Above 2064 months and not exceeding 2076 months, 1/2 of the annual rate.  
Above 2076 months and not exceeding 2088 months, 1/2 of the annual rate.  
Above 2088 months and not exceeding 2100 months, 1/2 of the annual rate.  
Above 2100 months and not exceeding 2112 months, 1/2 of the annual rate.  
Above 2112 months and not exceeding 2124 months, 1/2 of the annual rate.  
Above 2124 months and not exceeding 2136 months, 1/2 of the annual rate.  
Above 2136 months and not exceeding 2148 months, 1/2 of the annual rate.  
Above 2148 months and not exceeding 2160 months, 1/2 of the annual rate.  
Above 2160 months and not exceeding 2172 months, 1/2 of the annual rate.  
Above 2172 months and not exceeding 2184 months, 1/2 of the annual rate.  
Above 2184 months and not exceeding 2196 months, 1/2 of the annual rate.  
Above 2196 months and not exceeding 2208 months, 1/2 of the annual rate.  
Above 2208 months and not exceeding 2220 months, 1/2 of the annual rate.  
Above 2220 months and not exceeding 2232 months, 1/2 of the annual rate.  
Above 2232 months and not exceeding 2244 months, 1/2 of the annual rate.  
Above 2244 months and not exceeding 2256 months, 1/2 of the annual rate.  
Above 2256 months and not exceeding 2268 months, 1/2 of the annual rate.  
Above 2268 months and not exceeding 2280 months, 1/2 of the annual rate.  
Above 2280 months and not exceeding 2292 months, 1/2 of the annual rate.  
Above 2292 months and not exceeding 2304 months, 1/2 of the annual rate.  
Above 2304 months and not exceeding 2316 months, 1/2 of the annual rate.  
Above 2316 months and not exceeding 2328 months, 1/2 of the annual rate.  
Above 2328 months and not exceeding 2340 months, 1/2 of the annual rate.  
Above 2340 months and not exceeding 2352 months, 1/2 of the annual rate.  
Above 2352 months and not exceeding 2364 months, 1/2 of the annual rate.  
Above 2364 months and not exceeding 2376 months, 1/2 of the annual rate.  
Above 2376 months and not exceeding 2388 months, 1/2 of the annual rate.  
Above 2388 months and not exceeding 2400 months, 1/2 of the annual rate.  
Above 2400 months and not exceeding 2412 months, 1/2 of the annual rate.  
Above 2412 months and not exceeding 2424 months, 1/2 of the annual rate.  
Above 2424 months and not exceeding 2436 months, 1/2 of the annual rate.  
Above 2436 months and not exceeding 2448 months, 1/2 of the annual rate.  
Above 2448 months and not exceeding 2460 months, 1/2 of the annual rate.  
Above 2460 months and not exceeding 2472 months, 1/2 of the annual rate.  
Above 2472 months and not exceeding 2484 months, 1/2 of the annual rate.  
Above 2484 months and not exceeding 2496 months, 1/2 of the annual rate.  
Above 2496 months and not exceeding 2508 months, 1/2 of the annual rate.  
Above 2508 months and not exceeding 2520 months, 1/2 of the annual rate.  
Above 2520 months and not exceeding 2532 months, 1/2 of the annual rate.  
Above 2532 months and not exceeding 2544 months, 1/2 of the annual rate.  
Above 2544 months and not exceeding 2556 months, 1/2 of the annual rate.  
Above 2556 months and not exceeding 2568 months, 1/2 of the annual rate.  
Above 2568 months and not exceeding 2580 months, 1/2 of the annual rate.  
Above 2580 months and not exceeding 2592 months, 1/2 of the annual rate.  
Above 2592 months and not exceeding 2604 months, 1/2 of the annual rate.  
Above 2604 months and not exceeding 2616 months, 1/2 of the annual rate.  
Above 2616 months and not exceeding 2628 months, 1/2 of the annual rate.  
Above 2628 months and not exceeding 2640 months, 1/2 of the annual rate.  
Above 2640 months and not exceeding 2652 months, 1/2 of the annual rate.  
Above 2652 months and not exceeding 2664 months, 1/2 of the annual rate.  
Above 2664 months and not exceeding 2676 months, 1/2 of the annual rate.  
Above 2676 months and not exceeding 2688 months, 1/2 of the annual rate.  
Above 2688 months and not exceeding 2700 months, 1/2 of the annual rate.  
Above 2700 months and not exceeding 2712 months, 1/2 of the annual rate.  
Above 2712 months and not exceeding 2724 months, 1/2 of the annual rate.  
Above 2724 months and not exceeding 2736 months, 1/2 of the annual rate.  
Above 2736 months and not exceeding 2748 months, 1/2 of the annual rate.  
Above 2748 months and not exceeding 2760 months, 1/2 of the annual rate.  
Above 2760 months and not exceeding 2772 months, 1/2 of the annual rate.  
Above 2772 months and not exceeding 2784 months, 1/2 of the annual rate.  
Above 2784 months and not exceeding 2796 months, 1/2 of the annual rate.  
Above 2796 months and not exceeding 2808 months, 1/2 of the annual rate.  
Above 2808 months and not exceeding 2820 months, 1/2 of the annual rate.  
Above 2820 months and not exceeding 2832 months, 1/2 of the annual rate.  
Above 2832 months and not exceeding 2844 months, 1/2 of the annual rate.  
Above 2844 months and not exceeding 2856 months, 1/2 of the annual rate.  
Above 2856 months and not exceeding 2868 months, 1/2 of the annual rate.  
Above 2868 months and not exceeding 2880 months, 1/2 of the annual rate.  
Above 2880 months and not exceeding 2892 months, 1/2 of the annual rate.  
Above 2892 months and not exceeding 2904 months, 1/2 of the annual rate.  
Above 2904 months and not exceeding 2916 months, 1/2 of the annual rate.  
Above 2916 months and not exceeding 2928 months, 1/2 of the annual rate.  
Above 2928 months and not exceeding 2940 months, 1/2 of the annual rate.  
Above 2940 months and not exceeding 2952 months, 1/